

-----Original Message-----

From: Walter Gray Lamb [mailto:waltergraylamb@earthlink.net]

Sent: Tuesday, June 27, 2006 4:26 PM

To: Public Hearing

Subject: Bank of Wal-Mart

Welcome to your new position. Prove yourself worthy of it by denying Wal-Mart permission to set up an industrial bank. They have not earned the right. They are corporately irresponsible and while they are making changes for the good (only because they are being forced to by a more educated and demanding public and consumer base) they haven't come far enough to get into another business that cannot be entrusted to them.

They simply cannot be trusted, period, at this point in time. Make them wait. They **MUST BE TRUSTWORTHY** and are not there yet.

Thank you,

Walter Gray Lamb